

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security

Assumption of Executory Contract or Unexpired Lease

Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:
John and Georgina Worthy

Case No.: 19-13736
Judge: JNP

Debtor(s)

Chapter 13 Plan and Motions

Original

Modified/Notice Required

Date: 12/03/2022

Motions Included

Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: SLM

Initial Debtor: JW

Initial Co-Debtor: GW

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 898.00 per month to the Chapter 13 Trustee, starting on December 1, 2022 for approximately 9 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: _____

Refinance of real property:

Description:

Proposed date for completion: _____

Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Midland/MidFirst Mtg	res mtg	\$0.00-granted perm loan mod	0%	\$0.00-granted perm loan mod	kept current o/s per LM
MidFirst	res mtg	\$0.00-granted perm loan mod	0%	\$0.00-granted perm loan mod	n/a
US Dept of HUD Regional Acceptance Consumer Portfolio	2nd res mtg 2014 Dodge 2015 Nissan	\$0.00 \$18.72 rem balance \$0.00-granted stay relief	0% 0% 0%	\$0.00 \$18.72 rem balance \$0.00-granted stay relief	n/a kept current o/s plan n/a - stay relief
Beckett Assoc	Assoc	\$22.64 rem balance	0%	\$22.64 rem balance	kept current o/s plan

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan NONE

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

Not less than \$ _____ to be distributed *pro rata*

Not less than 100 percent

Pro Rata distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- Upon confirmation
 Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Administrative Priority
- 3) Secured
- 4) Unsecured

d. Post-Petition Claims

The Standing Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 12/03/2022.

Explain below why the plan is being modified: Plan removes Portfolio Recovery remaining balance as it received stay relief on vehicle.	Explain below how the plan is being modified: Plan removes Portfolio Recovery remaining balance as it received stay relief on vehicle.
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Are Schedules I and J being filed simultaneously with this Modified Plan? Yes No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 12/03/2022

/s/ John J. Worthy
Debtor

Date: 12/03/2022

/s/ Georgina Worthy
Joint Debtor

Date: 12/03/2022

/s/ Stacey L. Mullen, Esquire
Attorney for Debtor(s)

In re:
John Worthy
Georgina Worthy
Debtors

Case No. 19-13736-JNP
Chapter 13

District/off: 0312-1
Date Rcvd: Dec 05, 2022

User: admin
Form ID: pdf901

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Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ John Worthy, Georgina Worthy, 217 Stirrup Road, Logan Twp., NJ 08085-1440
aty	+ Matthew Fissel, 8757 Red Oak Blvd., Suite 150, Charlotte, NC 28217-3977
cr	+ Portfolio Recovery Associates, LLC, assignee of Co, 8245 Tournament Dr., Suite 330, Memphis, TN 38125-8898
518045719	+ AWL, Inc., 2128 North 14th Street, Suite 1, #130, Ponca City, OK 74601-1831
518045709	+ Consumer Portfolio Services, P.O. Box 57099, Irvine, CA 92619-7099
518045724	+ Golden Valley Lending, 635 East Highway 20 E., Upper Lake, CA 95485-8793
518045721	+ Green Trust Cash, P.O. Box 340, Ft. Belknap Agency, Hays, MT 59527-0340
518045728	+ Lexington National Ins. Corp., 11426 York Road, 2nd Floor, Cockeysville, MD 21030-1811
518045720	+ Makes Cents, Inc., d/b/a Maxlend, P.O. Box 639, Parshall, ND 58770-0639
518045717	+ New Jersey American Water, P.O. Box 371331, Pittsburgh, PA 15250-7331
518045710	+ Nona Ostrove, Esquire, 1020 Laurel Oak Road, Suite 100, Voorhees, NJ 08043-3518
518045714	+ State of NJ - Dept. of Labor, P.O. Box 951, Trenton, NJ 08625-0951

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 05 2022 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 05 2022 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518045726	+ Email/Text: bruder@abcbail.com	Dec 05 2022 20:46:00	ABC Bail Bonds, 215 West Bridge Street, Morrisville, PA 19067-7118
518045716	+ Email/Text: bankruptcy@pepcoholdings.com	Dec 05 2022 20:46:00	Atlantic City Electric, P.O. Box 13610, Philadelphia, PA 19101-3610
518045722	Email/Text: fwdbctl@spotloan.com	Dec 05 2022 20:45:30	Spotloan c/o Blue Chip Financial, P.O. Box 720, Belcourt, ND 58316
518045725	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 05 2022 20:44:53	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
518045718	+ Email/Text: documentfiling@lciinc.com	Dec 05 2022 20:45:00	Comcast, P.O. Box 70219, Philadelphia, PA 19176-0219
518045727	+ Email/PDF: gecsed@recoverycorp.com	Dec 05 2022 20:45:07	Conseco Finance Servicing, 332 Minnesota Street, Suite 600, St. Paul, MN 55101-7707
518045712	+ Email/Text: bncnotifications@pheaa.org	Dec 05 2022 20:46:00	Federal Loan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
518045729	+ Email/Text: bnc-bluestem@quantum3group.com	Dec 05 2022 20:46:00	Fingerhut, 6250 Ridgewood Road, St. Cloud, MN 56303-0820

District/off: 0312-1

User: admin

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Date Recd: Dec 05, 2022

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518141493	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 05 2022 20:46:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518077845	Email/PDF: resurgentbknotifications@resurgent.com	Dec 05 2022 20:45:09	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518221357	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Dec 05 2022 20:44:53	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
518045730	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 05 2022 20:46:00	Midland Credit Management, P.O. Box 51319, Los Angeles, CA 90051-5619
518045705	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Dec 05 2022 20:45:05	Midland Mortgage, P.O. Box 26648, Oklahoma City, OK 73126-0648
518123957	+ Email/Text: csc.bankruptcy@amwater.com	Dec 05 2022 20:46:00	New Jersey American Water, P.O. Box 578, Alton, IL 62002-0578
518045723	+ Email/Text: bankruptcy@ldf-holdings.com	Dec 05 2022 20:46:00	Niswi, LLC, d/b/a Amplify Funding, P.O. Box 542, Lac du Flambeau, WI 54538-0542
518790872	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 05 2022 20:45:14	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518790873	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 05 2022 20:45:09	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518045711	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Dec 05 2022 20:45:06	Premier Bank Card, P.O. Box 5524, Sioux Falls, SD 57117-5524
518139050	+ Email/Text: JCAP_BNC_Notices@jcap.com	Dec 05 2022 20:46:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518045708	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Dec 05 2022 20:55:30	Regional Acceptance Corp., P.O. Box 830913, Birmingham, AL 35283-0913
518119703	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Dec 05 2022 20:55:30	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
518047035	+ Email/PDF: gecsed@recoverycorp.com	Dec 05 2022 20:45:07	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518069392	+ Email/PDF: ebn_ais@aisinfo.com	Dec 05 2022 20:44:56	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518165810	Email/Text: bncnotifications@pheaa.org	Dec 05 2022 20:46:00	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
518045707	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Dec 05 2022 20:45:12	US Dept of HUD, 451 7th Street S.W., Washington, DC 20410-0001
518193617	+ Email/PDF: ebn_ais@aisinfo.com	Dec 05 2022 20:44:56	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518045715	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Dec 05 2022 20:45:00	Verizon Wireless, P.O. Box 25505, Lehigh Valley, PA 18002-5505

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519281714		Beckett Association, Inc.
518045713	###	Credit Adjustments, Inc., 330 Florence Street, Defiance, OH 43512-2512
518045706	##+	KML Law Group, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812

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TOTAL: 1 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2022 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor MIDFIRST BANK bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Gary J. Zangerle	on behalf of Creditor Beckett Association Inc. zangerle@ZangerleLaw.comcastbiz.net
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Keri P. Ebeck	on behalf of Creditor Consumer Portfolio Services Inc. KEBECK@BERNSTEINLAW.COM, jbluemle@bersteinlaw.com
Keri P. Ebeck	on behalf of Creditor Regional Acceptance Corporation KEBECK@BERNSTEINLAW.COM jbluemle@bersteinlaw.com
Kevin Gordon McDonald	on behalf of Creditor MIDFIRST BANK kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com
Matthew K. Fissel	on behalf of Creditor Portfolio Recovery Associates LLC, assignee of Consumer Portfolio Services, Inc. ("PRA"), by and th wbef@brockandscott.com, matthew.fissel@brockandscott.com
Stacey L. Mullen	on behalf of Joint Debtor Georgina Worthy slmullen@comcast.net
Stacey L. Mullen	on behalf of Debtor John Worthy slmullen@comcast.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12